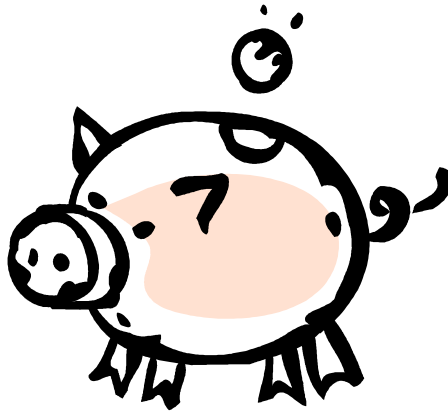


So Who Protects Savers?



FDIC- Federal Depository Insurance Corporation

- Insures funds in a federally chartered bank up to \$100,000 per account.
- Created in 1933 to maintain public confidence and stability

SAIF- Savings Association Insurance Fund

- Insures funds in a savings and loans institution up to \$100,000 per account.

NCUA- National Credit Union Association

- Insures funds in a credit union up to \$100,000 per account.